

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NICOLE R. TOMASIC

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-22929

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 27, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/19/2017 and confirmed on 8/31/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		106,837.00
Less Refunds to Debtor	2,559.31	
TOTAL AMOUNT OF PLAN FUND		104,277.69

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,400.00	
Trustee Fee	4,728.99	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,128.99

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION Acct: 0540	0.00	58,879.68	0.00	58,879.68
	FREEDOM MORTGAGE CORPORATION Acct: 0540	1,334.74	1,334.74	0.00	1,334.74
	ALLY BANK(*) Acct: 1589	22,065.93	22,065.93	2,897.52	24,963.45
					85,177.87

Priority					
	LAUREN M LAMB ESQ Acct:	0.00	0.00	0.00	0.00
	NICOLE R. TOMASIC Acct:	0.00	0.00	0.00	0.00
	NICOLE R. TOMASIC Acct:	2,559.31	2,559.31	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4-22	1,000.00	1,000.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 9902	86.87	86.87	0.00	86.87
	FREEDOM MORTGAGE CORPORATION Acct: 0540	0.00	0.00	0.00	0.00
	FREEDOM MORTGAGE CORPORATION Acct: 0540	0.00	0.00	0.00	0.00
					86.87

Unsecured					
	US DEPARTMENT OF EDUCATION Acct: 9902	0.00	7,750.00	0.00	7,750.00
	QUANTUM3 GROUP LLC AGNT - MOMA FL Acct: 8029	1,237.96	175.15	0.00	175.15
	ALLEGHENY HEALTH NETWORK++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6572				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,246.53	459.32	0.00	459.32
	Acct: 2315				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 1458				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	258.72	36.60	0.00	36.60
	Acct: 0696				
	MIDLAND FUNDING LLC	1,017.03	143.89	0.00	143.89
	Acct: 2205				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,516.43	214.54	0.00	214.54
	Acct: 1578				
	KEYSTONE CREDIT SERVICES LLC**	0.00	0.00	0.00	0.00
	Acct: 4137				
	CAPITAL ONE NA**	1,905.19	269.55	0.00	269.55
	Acct: 7376				
	LENDING CLUB CORP*	0.00	0.00	0.00	0.00
	Acct: 6776				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3986				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7791				
	DUQUESNE LIGHT COMPANY*	732.11	103.58	0.00	103.58
	Acct: 9902				
	PEOPLES NATURAL GAS CO LLC*	254.06	35.94	0.00	35.94
	Acct: 8285				
	PA DEPARTMENT OF REVENUE*	4.30	0.61	0.00	0.61
	Acct: 9902				
	VERIZON BY AMERICAN INFOSOURCE LP	191.48	27.09	0.00	27.09
	Acct: 0001				
	PORTFOLIO RECOVERY ASSOCIATES, LL	4,719.32	667.69	0.00	667.69
	Acct: 4898				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					9,883.96
TOTAL PAID TO CREDITORS					95,148.70

TOTAL CLAIMED
PRIORITY 86.87
SECURED 23,400.67
UNSECURED 15,083.13

Date: 09/27/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

NICOLE R. TOMASIC

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-22929

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Nicole R. Tomasic
Debtor

Case No. 17-22929-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 27, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2022:

Recip ID	Recipient Name and Address
db	+ Nicole R. Tomasic, 630 3rd Street, North Versailles, PA 15137-1224
14661920	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14661929	+ Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 27 2022 23:35:05	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Sep 27 2022 23:31:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14661921	Email/Text: ally@ebn.phinsolutions.com	Sep 27 2022 23:31:00	Ally Auto, PO Box 380902, Minneapolis, MN 55438-0902
14674642	Email/Text: ally@ebn.phinsolutions.com	Sep 27 2022 23:31:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14661922	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 27 2022 23:35:09	Capital One Services, PO Box 30285, Salt Lake City, UT 84130-0285
14705812	Email/PDF: bncnotices@becket-lee.com	Sep 27 2022 23:35:10	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14661923	^ MEBN	Sep 27 2022 23:28:33	Chase Bank USA NA, c/o MRS BPO LLC, 1930 Oleny Avenue, Cherry Hill, NJ 08003-2016
14661924	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2022 23:31:00	Comenity Bank/Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273
14661925	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2022 23:31:00	Comenity/NWYRK& CO, Po Box 182273, Columbus, OH 43218-2273
14728470	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 27 2022 23:32:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14661927	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 27 2022 23:31:00	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
14704310	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 27 2022 23:31:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14661928	+ Email/Text: mediamanagers@clientservices.com		

District/off: 0315-2

User: auto

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Date Rcvd: Sep 27, 2022

Form ID: pdf900

Total Noticed: 29

		Sep 27 2022 23:31:00	Home Depot, c/o Client Services, 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-4047
14661930	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 27 2022 23:31:00	Kohl's, c/o Merchants & Medical Credit Corporati, 6324 Taylor Drive, Flint, MI 48507-4680
14661931	+ Email/Text: customercareus@creditcorpsolutionsinc.com	Sep 27 2022 23:31:00	Lending Club, c/o Credit Corp Solutions Inc, 180 Election Road, Suite 200, Draper, UT 84020-6406
14721667	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2022 23:31:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14698942	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2022 23:35:10	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14662544	+ Email/PDF: rmscedi@recoverycorp.com	Sep 27 2022 23:35:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14661932	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 27 2022 23:31:00	Pennsylvania Department of Revenue, Bureau of Compliance, Strawberry Square, 5th Floor, Harrisburg, PA 17128-0001
14673536	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 27 2022 23:31:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14680356	+ Email/Text: ebnpeoples@grblaw.com	Sep 27 2022 23:31:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14716572	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2022 23:31:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14661933	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2022 23:31:00	Synchrony Bank/Amazon, c/o Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14661934	+ Email/Text: mediamanagers@clientservices.com	Sep 27 2022 23:31:00	Synchrony Bank/HH Gregg, c/o Client Services, 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-4047
14706007	Email/Text: bncnotifications@pheaa.org	Sep 27 2022 23:31:00	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14693559	Email/PDF: ebn_ais@aisinfo.com	Sep 27 2022 23:35:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14661926	##+	Fed Loan Servicing, US Department of Education, PO Box 530210, Atlanta, GA 30353-0210

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Sep 27, 2022

Form ID: pdf900

Total Noticed: 29

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Nicole R. Tomasic julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lois M. Vitti	on behalf of Creditor Freedom Mortgage Corporation nicole@vittilaw.com loismvitti@vittilaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 10